



Order Filed on June 2, 2020
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS CITRON, LLC
130 Clinton Road, Suite 202
Fairfield, New Jersey 07004
Telephone Number: 973-575-0707
Attorneys for Secured Creditor

Shauna Deluca, Esq. (SD-8248)

In Re:

Angel M Lapaix

***dba* Royal General Construction, LLC**

***aka* Angel LaPaix,**

Debtor.

Case No.: 17-20516-SLM

Chapter: 13

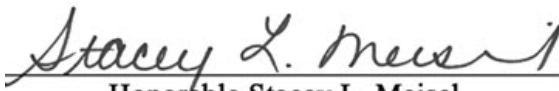
Hearing Date: May 27, 2020

Judge: Stacey L. Meisel

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: June 2, 2020


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Secured Creditor: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2005-4

Secured Creditor's Counsel: RAS Citron, LLC

Debtor's Counsel: Paul Gauer

Property Involved ("Collateral"): 195 S 10th St., Newark, NJ 07107

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages as of May 19, 2020:
 - The Debtor is due for the month of May 2020 at \$876.23 per month
 - Funds held in suspense: \$562.95
 - Total amount due: \$313.28
2. Debtor must cure all post-petition arrearages, as follows:
 - The Debtor shall remit a payment in the amount of \$313.28 directly to Secured Creditor on or before May 31, 2020.
 - Beginning on 06/01/2020, regular monthly mortgage payments shall continue to be made in the amount of \$876.23. This amount is subject to change based on escrow and/or interest rate adjustments.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.



Paul Gauer, Esquire.

Attorney for Debtor

Date: 5/28/2020

/s/ Shauna Deluca

Shauna Deluca, Esquire.

Attorney for Secured Creditor

Date: May 21, 2020

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Angel M Lapaix
DebtorCase No. 17-20516-SLM
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020.

db +Angel M Lapaix, 74 9th Avenue, Newark, Nj 07107-1518

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Gavin Stewart on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association bk@stewartlegalgroup.com

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com, mortoncraigecf@gmail.com

Kevin M. Buttery on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyefile@rasflaw.com

Laura M. Egerman on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg magecf@magtrustee.com

Paul Gauer on behalf of Debtor Angel M Lapaix gauerlaw@aol.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee Et Al... rsolarz@kmlawgroup.com

Shauna M Deluca on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION sdeluca@rasflaw.com

Sindi Mncina on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4 ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4 ecf@powerskirn.com

TOTAL: 13